DOCUMENT RESUME

ED 248 951 PS 014 513

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TITLE Child Care Consumer Education: A Curriculum for Working Parents.
INSTITUTION Wider Opportunities for Women, Inc., Washington, D.C.
SPONS AGENCY Women's Bureau (DOL), Washington, D.C.
PUB DATE 83
NOTE 22p.
PUB TYPE Guides - Classroom Use - Guides (For Teachers) (052)

EDRS PRICE MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS Child Abuse; Consumer Education; Contracts; *Day Care; *Day Care Centers; Early Childhood Education; Elementary Education; Employed Parents; *Family Day Care; *Parent Education; Parent Responsibility; *School Age Day Care; *Selection; Tax Credits
IDENTIFIERS District of Columbia; Latchkey Children

ABSTRACT

This outline summarizes information to be presented in a child care consumer education course. The goal of the course is to add to the life-management skills of working parents by teaching them techniques that reduce the stress associated with child care. Sections of the course contain information on the disadvantages and advantages of the different types of child care available, the mutual responsiblities of parents and providers, selection criteria, the necessity for formal and informal contracts, and the process of screening potential caregivers. Information is also provided on parental involvement after the child enters a program, including periodic visits, contract agreements, and participation in parent groups. Additional topics include child abuse, latchkey children, and tax credits. Sample medical consent and complaint forms for parents, information on reporting child abuse in the Washington, D.C. area, and a discussion sheet on the federal child care tax credit are appended. (Author/CB)

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CHILD CARE CONSUMER EDUCATION

A Curriculum For Working Parents

Wider Opportunities for Women, Inc.

1983

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Under a contract with the Women's Bureau
U.S. Department of Labor

PREFACE

CHILD CARE CONSUMER EDUCATION, A CURRICULUM FOR WORKING PARENTS is designed to assist working parents locate reliable and appropriate child care for their children. The curriculum was developed for and is used with participants in a demonstration employment project conducted by Wider Opportunities for Women, Inc., and funded by the Rockefeller Foundation. The format for the child care consumer education course evolved over an eight month period as a result of working closely with the women and responding to their need for child care services in order to complete the training program and sustain a job. Sections contain information on the mutual responsibilities of parents and providers, selection criteria, necessity for formal and informal contracts and the process for screening potential caregivers. The course will add to the life management skills of working parents by teaching techniques that reduce the stress associated with child care. In addition, topics such as child abuse, latchkey children and tax credits are covered. This course is part of a comprehensive package of services provided to the employment project by Wider Opportunities for Women, Inc., under a contract with The Women's Bureau of the U.S. Labor Department.

WIDER OPPORTUNITIES FOR WOMEN, INC.

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Wider Opportunities for Women (WOW), is a pioneer in the effort to gain equal employment opportunities for women. The national not-for-profit corporation has for twenty years been at the forefront in the development and implementation of strategies that place women in economically viable jobs.

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I. INTRODUCTION

A. Names of staff members.

B. Names of participants/parents and ages of their children.

C. Explanation of child care consumer principles as part of preparation for work. Experiences of participants in locating child care to enter program.

Principle: Assist group participants feel comfortable with each other. Explain content of course.

II. Types of Child Care

A. In-Home - care provided in child's own home for major portion of the day by relative, friend or paid housekeeper/caregiver. Serves any number of children of all ages.

1. Advantages - good arrangement for night care
- minimizes transportation problems
- good for special care situations such as physically handicapped or mentally retarded
- May be less costly for 3 or more children

2. Disadvantages - may be disruptive if caregiver leaves
- less chance for child to be with other children.
- may be expensive for 1 to 3 children

B. Family Day Care - care provided in caregiver's home for major portion of the day by relative, friend, neighbor or licensed day care provider. Usually serves children from infancy to 16. Majority of children under age 2 are in this type of care.

1. Advantages - family atmosphere, smaller group
- less costly for 1 or 2 children
- allows child to develop close relationship with another adult.
- may provide interaction with other children

2. Disadvantages - less regulated than day care centers
- less likely to have special facilities or range of equipment
- more susceptible to change caused by illness, moving, transportation difficulties

C. Center-based - care provided for the major portion of the day to a group of children in an established setting or facility. Usually serves children from 20 months to 6 years - there are a few infant centers available.

1. Advantages - can make long term arrangements
- monitored
- more likely to have special facilities and range of equipment
- may have special programs

2. Disadvantages - will not have family atmosphere
- larger group may not be appropriate for a particular child at a particular time
- staff turnover

3. Different types of programs depending on philosophy of center - Ex: recreational, traditional, Montessouri. Make sure to choose center that is most consistent with personal preferences and ideas about child development.

D. Extended Day Care - day care provided in public place (school, recreation center, community center) that serves children after and/or before public or private school hours or when schools are not operating. May also include weekend hours. Usually serves children 5 to 12 years old who attend public or non-public schools.

E. Day Camps - daytime seasonal programs serving children who return home each evening. For children 6-17 years of age

F. Residential Camps - twenty-four hour programs that run for 1 to 2 weeks or all summer long. For children 6-17 years of age. May be special needs or educational focus.

III. Importance of Good Child Care

A. Health and Safety of Child - parents need to ensure that child will be safe and that the environment is healthy, both physically and emotionally.

B. Peace of Mind for Parent - parent does not want or need added burden of wondering whether child is receiving proper care while parent is at work.

C. Foster Best Possible Development of Child - early formulative years are the most important. Parent wants to ensure child is receiving physical and mental stimulation and caregiver is encouraging intellectual growth.

IV. How to Find Child Care Services

A. Referrals from friends, family, co-workers can be good resources especially if they have personal knowledge of situation or have used it themselves.

B. Human/Social Services Department in local jurisdiction - parents can call and request the names and telephone numbers of licensed day care providers and centers conveniently located near home or work.

C. Check local Telephone Book "Yellow Pages" -under the headings Day Care, Schools, etc., for listing of centers/schools providing child care.

D. Other Sources

1. Classified Advertising Sections of local newspapers. Some care providers advertise under "Babysitting/Child Care Available." Some newspapers require that persons placing ads be licensed by their appropriate jurisdiction.

2. Parent can advertise in the local papers for provider to watch children.

3. Ads placed on bulletin boards in local supermarkets, laundromat, library or community centers. Parent should include child's age, the hours for which care is needed and the preferred location.

E. WOW Child Care Program

1. Local and direct services developed for employment training project.

2. National and program resources designed during first year of "Mothers At Work" program.

V. General Selection Criteria

A. Cost - must be within family's budget. The general rule is that costs should not be more than 10% of yearly income. At lower income levels 10% is excessive.

** Parents must negotiate fees for child care with their providers. Providers determine their own fees and fees should cover the cost of services such as well balanced diets for the children, and/or liability and accident insurance. Parents may receive help towards the cost of a day care provider through subsidized care, scholarship funds or sliding scales if a parent is enrolled in some type of training or school educational program.

1. Parent Paid - parent assumes full cost of child care.

2. Subsidy - local Department of Human or Social Services may assist families who qualify based on income. Payment may be in full or based on income determined sliding fee scale.

3. Scholarship Funds - available through some private programs, nursery schools and day care centers for families who cannot afford fees. May be full or partial payment.

B. Convenience/Location

1. Most parents will want to place children with a provider or in a center located close to home if this is possible.

2. Parents should consider transportation expenses when selecting placement. Questions to ask: Will the parent provide their own transportation or does the center provide transportation to and from the facility? If center transportation is provided:

   a. Is there an extra cost?
   b. What are the bus rules for the children?
   c. How long will the trip take? What is the morning and evening schedule?
   d. Will there be adult supervision on the bus?

C. Hours - many centers or providers recognize parents' need for child care before/after normal school hours or for extended work hours. Centers may provide care during:

1. Extended days - mornings and evenings

2. Weekends, and overnight

3. Before and/or after school

Hours are determined by both the ages of the children and by the parent's work schedules. School age children may only require before and after school care. Infants require care all day until parent is able to pick up child after work. Parents may need child care occasionally during the weekend or overnight to obtain a break from child care responsibilities, or to work overtime, or travel on business.

VI. Initial Screening

A. Inquiry about cost, geographic convenience and hours may be answered by an initial telephone screening. Questions to ask during phone call:

1. Do you have an opening? (Be sure to state age of children.)
2. If the provider has no openings, ask her if she knows of other providers in her area?
3. What days and hours do you operate?
4. Where are you located? (Get public transportation information, if needed.)
5. What are your fees?

6. How many children do you care for and what ages are they? **

7. Is there a convenient time, when can I come to discuss this further?

B. ** Federal Interagency Day Care requirements for number of children and number of adults. These regulations are not uniformly applied in all states and localities. The federal regulations are:

- o 3-4 year olds: One adult for every five children
- o 4-6 year olds: One adult for every seven children
- o 6-14 year olds: One adult for every ten children

In a family day care program, the ratio is:

- o 0-2 year olds: One adult for every two children
- o 0-6 year olds: One adult for every five children (assuming those five include the caregiver's own children and involve no more than two children under the age of two years)

VII. Site Visits to Child Care Providers

A. Selection Factors

1. Environment

Parents want to ensure that the caregiver's home is clean and spacious enough for the number of children cared for. Ask to see all the rooms that the child will be in during the day.

a. Is there a safe outdoor play area, park or playground?

b. Are there safety plugs on electrical sockets?

c. Are there stairs or other potential hazards?

d. Are there sufficient exits in case of emergency?

e. Are detergents, medications and sharp instruments out of reach?

2. Staff or Caregiver Attitude

Is the caregiver warm and loving to the children?
Is she relaxed and does she respond to the children comfortably?
Do the children get the individual attention and encouragement that leads to intellectual growth?
Has the caregiver or staff fulfulled local licensing requirements?
Is the caregiver in good health?

3. Equipment

Is there a variety of toys and materials appropriate to the ages of the children?
Are there car seats if young child(ren) will travel in the caregiver's car?
Is the equipment safe?
Are there facilities for young children to nap?

4. Actions of Other Children

Observing how the children work and play together can give parents a clue to the general quality of a child care program and the skill of the caregiver. Do the children appear to be happy, comfortable and free with other children in the home or center?

5. Planned Program

Day care centers are required to have a plan for daily activities. This plan should be age appropriate. Parents will want to ask caregivers how the child will spend the day. What are their daily activities?

B. Danger Signals

Things that automatically rule out a center or home as final choice:

1. Caregiver will not answer specific questions about childrens' activities or does not want you to visit home or program.

2. Caregiver's voice sounds angry, cross or harsh when speaking to children in care.

3. Children do not respond to caregiver or seem unhappy. Children appear to have no guidance or are not involved in any activities.

4. House or center is dirty, unsafe and crowded.

5. Caregiver is physically messy, sloppy or dirty.

VIII. Contract Agreement

Parents and caregivers need to clarify whether contract agreement will be written or verbal. Generally, parents sign a written agreement in day care centers.

A. Cost

Parent will want to discuss how the providers fees are determined and how many hours the fee covers. Will rates be reduced for more than one child? What happens if the child is absent or caregiver is ill? How and when is fee to be paid?

B. Responsibilities

Parents should discuss with providers responsibilities of the parent and of the caregiver. Does parent need to bring diapers, food, clothes, sheets, etc? What and when will the children be fed? Parents should discuss child's eating and other personal habits with caregiver.

C. Enrollment Forms

All day centers and schools require parents to fill out forms detailing the medical and personal histories of each child. Parents will want to leave telephone numbers and other pertinent information with providers in the case of emergencies. A signed consent should be left with providers in the event that the child needs medical attention during parent's absence. (Handout)

Be sure to pick up and fill out all necessary forms before bringing child for first time. Children may be required to have physical exam.

IX. Follow Through/Parent Involvement

A. Parents should make periodic visits to see if program or physical changes have occurred and/or to ask questions about concerns.

B. Fulfill Contract Agreement

1. Pay on time.

2. Deliver and pick up children on time.

3. Other issues that were discussed when child was placed.

C. Form or Join Parent Group

1. Parents interested in participating in their child's center should look into community controlled programs. If the center does not have one, enlist the support of other parents and check with the Center Director about forming one. This is a good way to make friends, develop a support system and form a cooperative child care club. Parent group may participate in discussions about center policies, finances, structure and content of program.

X. Special Concerns/Topics

A. Infants

In some jurisdictions (Virginia and Maryland) care for infants and toddlers under 3 years of age must be in a family day care home, not in a center. There can be some advantages to this arrangement.

Advantages:

- o Child may receive individualized attention from a family day care provider
- o Child can develop close relationship with another adult
- o Parent may be more comfortable placing child in a less formal arrangement
- o Child may mix with children of different ages

B. Before and After School Care

1. Parents should make arrangements and check into alternatives for school age children such as extended programs at schools, recreation centers, area churches, neighbors, etc.

2. Often parents leave for work before children go to school and children must care for themselves until parents return home in the late evenings. An increasing number of children are taking care of themselves before and after school; these children are called LATCHKEY CHILDREN:

   When is a child old enough to stay alone? Parent must decide based on child's maturity and ability to care for self. If the children do stay home alone, parent must take time to communicate their expectations of behavior while they are absent and set up emergency procedures with children.

   Parent may want to negotiate a "family contract" with children:

   a. Set up rules for answering phone and doors.
   b. Show child utility boxes and emergency switches.
   c. Define specific chores and duties.
   d. Be explicit about the do's and don'ts.
   e. "Communication" is the essential ingredient for success in this arrangement.

C. Child Abuse and/or Neglect

Parents need to discuss with center or provider what specific methods will be used to discipline the children before placing the child.

1. Parents - Steps parents should take if they believe that their child is being or has been abused by the caregiver:

   a. It is the parents' right and responsibility to report suspected child abuse or neglect.
   b. Parent should file a formal complaint to the local Department of Social Services or Law Enforcement Agency as soon as possible.
   c. Every report will be investigated.
   d. The parent is provided immunity from any civil liability or criminal penalty.

** Handout sheet with Hotline numbers and copy of Complaint Form.

2. Caregiver - Center staff and licensed caregivers are required by law to report suspected child abuse and neglect on the part of the parents to local Social Service Departments and Law Enforcement agencies.

XI. Child Care Tax Benefits for Working Parents

Distribute tax credit information sheet. Discuss.

XII. Cooperative Child Care

Discussion - Exchange child care services with friends, neighbors or parents in center. This will allow time to shop or for personal socializing without fear of leaving child alone or having to pay out money. Be sure the rules for such an arrangement are worked out in advance.

XIII. Individual Questions or Concerns

RESOURCES AND HANDOUTS

PARENTAL CONSENT FOR MEDICAL TREATMENT

PERMISSION FORM

I give _____ and its/hers/his
(name of center or licensed family day care provider)

employees permission to obtain medical treatment.

FOR MY CHILD(REN),_____

_____

_____

_____

_____
(signature of parent or guardian)

_____
(address)

_____
(city and zip code)

_____
(date)

**Distributed by the National Center on
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CHILD ABUSE AND NEGLECT RESOURCES

FOR INFORMATION, SELF-HELP, AND REPORTING

DC METROPOLITAN AREA

FACT HOTLINE (dial 628-FACT), Washington, DC* — a 24-hour crisis intervention, listening/counseling, information and referral helpline for *Families And Children in Trouble*. Although *FACT** is primarily a confidential/anonymous hotline for assisting with stresses and problems affecting the family as a unit, or any individual member of a family, it handles calls of all types and can help other agencies and individuals as well. It is staffed by specially selected, trained and supervised community volunteers.

*FACT** and its parent organization, *Family Stress Services of the District of Columbia*, are also involved in community education around child abuse and neglect issues and in child and family advocacy efforts. *Family Stress Services of DC* is also the state delegate agency and coordinating metropolitan area resource for the *National Parents Anonymous Organization (see below)* and is the *DC Chapter of the National Committee for Prevention of Child Abuse*.

Through the *FACT* Hotline* you may request materials around child abuse/neglect, speakers/films for community groups and organizations, or information about *Parents Anonymous* or *National Committee* publications.

PARENTS ANONYMOUS (628-3228) — DC metropolitan area number for crisis, information and referral to area chapters. *Parents Anonymous* is the largest national organization dedicated to self-help and support for abusive and potentially abusive parents. In the metropolitan area there are chapters in DC, Maryland and Virginia meeting weekly. For confidential help or for information about group meetings and location, call 628-3228.

WHERE TO REPORT A CASE OF CHILD ABUSE OR NEGLECT IN THE WASHINGTON, DC, AREA

WASHINGTON, DC — Reports may be made to either: 727-0995, Intake Branch of the Division of Child and Family Services, DC Department of Human Services (formerly Division of Child Protective Services); or to 576-6762, the Youth Division of the Metropolitan Police Department. (In DC primary responsibility for investigating abuse falls to the Youth Division, while neglect is investigated through Child and Family Services)

MONTGOMERY COUNTY, MARYLAND — Protective Services: 468-4417
PRINCE GEORGE'S COUNTY, MARYLAND — Protective Services: 927-4600, Ext. 210
(evenings/weekends, call PG County Social Services Crisis Line: 699-8605)

ALEXANDRIA, VIRGINIA — Protective Services: 838-4244*
ARLINGTON, VIRGINIA — ProChild Intake Office: 558-2885*
FAIRFAX COUNTY, VIRGINIA — Protective Services: 691-2251*

**Virginia has a 24-hour, toll-free reporting number for use within the state. Any calls reporting child abuse or neglect may be made to either this number (1/800/552-7096) or to the numbers noted above for selected jurisdictions.*

All of the above numbers are covered 24-hours, unless noted. For other area information, you may call the FACT Hotline in Washington, DC: (202) 628-FACT.*

DAY CARE

COMPLAINT FORM

Name of provider _____

Address of provider _____

Write your complaint below. If you are concerned about specific incidents, please include the frequency, dates and times of the day of the incidents. Also include the names of children in the home, as well as other adults who can verify the information you are reporting. You may attach additional sheets of paper if you need more space.

_____

_____

_____

_____

_____

_____

_____

_____
Name (Please Print)

_____
(Address)

_____

_____
(Relationship to child)

_____ _____
Date Signature

Child and Dependent Care Tax Credit for Workers

A tax credit for a portion of the expenses incurred for child or disabled dependent care is available under ERTA to employed person if the expenditures enable the taxpayer to be gainfully employed (Sec. 44A Internal Revenue Code). The credit is computed at 30 percent for taxpayers with adjusted gross incomes of $10,000 or less, with the rate of the credit reduced one percentage point for each $2,000, or fraction of $2,000, of income above $10,000 until the rate reaches 20 percent for taxpayers with incomes over $28,000. Expenses for which the credit may be taken are limited to $2,400 for 1 dependent and $4,800 for 2 or more dependents.

The table below shows the amount of tax credit that may be taken at various family income levels.

Adjusted gross family income	Percentage of expenses permissible as tax credit	Maximum amount of credit	
		1 dependent adult or child	2 or more dependents
Up to $10,001	30%	$720	$1,440
$10,001 - 12,000	29%	696	1,392
12,001 - 14,000	28%	672	1,344
14,001 - 16,000	27%	648	1,296
16,001 - 18,000	26%	624	1,248
18,001 - 20,000	25%	600	1,200
20,001 - 22,000	24%	576	1,152
22,001 - 24,000	23%	552	1,104
24,001 - 26,000	22%	528	1,056
26,001 - 28,000	21%	504	1,008
28,001 & up	20%	480	960

The expenses may be for services provided in or out of the taxpayer's home, for dependent children under age 15 or dependent adults over age 14 who are disabled and who live with the taxpayer. No credit may be taken for the cost of residential care in a nursing home or similar facility for dependent adults. The credit is available to all eligible taxpayers regardless of the gross income of the family and whether or not they itemize deductions.

The child and dependent care tax redit is computed on an annual basis. For that reason, the entire $2,400 or $4,800 of qualifying expenses on which the credit is computed is available to eligible taxpayers having the appropriate number of dependents at any time during the taxable year.

Eligibility. The tax credit is available to married couples if both spouses work (either full or part time), to married full-time students with working spouses, and to single working parents. Single parent-students are eligible for the child care credit if they have earned income.

To claim the credit, married couples must file a joint return. The amount of qualified expenses (those on which the 20 to 30 percent credit is figured) is limited to the earnings of the spouse with the lower income. Thus, for example, if the income of the low-earning spouse is $2,000, the amount allowable for computing the credit would be $2,000, regardless of the amount of expense and the number of children or dependent adults.

In computing the "earnings" of a spouse who is a student or is incapable of caring for herself or himself, such spouse shall be deemed to have earned $200 per month if the couple has 1 child or disabled dependent and $400 per month if the couple has 2 or more such dependents.

For single parents, the amount of the expenses used to compute the credit may not be more than the income earned by the taxpayer.

The credit is also available to a divorced or separated parent having custody of a child under age 15 for more than one-half of the calendar year, even though the other spouse may be entitled to claim the personal income tax exemption for a dependent child. A deserted spouse may claim the credit if the deserting spouse is absent for the last 6 months of the taxable year.

Payments to relatives, including those living in the same household, qualify for the credit, provided that the relative is not the taxpayer's dependent and that the relative's wages are subject to social security taxes. However, no credit is allowable for payments made to a child of the taxpayer if the child has not attained 19 years of age at the end of the taxable year.